Bank of China (UK) Limited
Corporate Internet Banking
User Manual

August 2015

Bank of China (UK) Limited is registered in England, Number 6193060. Registered Office: 1 Lothbury, London EC2R 7DB. Authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Buy-to-let mortgages are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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1. Introduction

Thank you for choosing Bank of China (UK) Limited Corporate Internet Banking Service.

With Bank of China (UK) Limited Corporate Internet Banking Service, you may carry out the following types of transactions:

- Enquire about account balances and transaction.
- View your Fixed Term Deposit details.
- Create and maintain a list of domestic and overseas payees for payment transactions.
- Instruct forward dated payments (up to 30 days from the instruction day).
- Make batch payments to domestic and international payees.
- Set up an internal authorisation work flow plan for your organisation.
- Enquire about our currency exchange rates.

Bank of China (UK) Limited Corporate Internet Banking Service has the following features:

- Supports various browsers including IE 6 – IE 10, Firefox, Chrome and Safari.
- User interface available in Simplified Chinese and English.
- Print screen shortcuts.
- User friendly page design.
- Multi-windows display.

Before you can access Bank of China (UK) Limited Corporate Internet Banking services the following activities must take place:

- You have opened at least one banking account and have agreed to Bank of China (UK) Limited business banking terms and conditions relating to that account and Internet Banking Terms and Conditions
- You have completed Bank of China (UK) Limited Corporate Internet Banking application form
- You have received an envelope that contains your first time log in User Name and Password. Please refer to Reference 1 next page to see how this envelope looks like.
- You have received a security device (E-Token) that produces unique pass codes. Please refer to Reference 1 next page to see how the security device looks like.

Reference 1 – E Token and Password Envelope

E-Token

Password Envelope

Private & Confidential
BANK OF CHINA
First time Login Password and User Name are behind this section in the envolop.
Attention! If the seal is damaged, please notify us immediately by visiting your nearest branch or calling our customer service helpline: 020 7282 8888
Private & Confidential Letter of Bank of China Limited London Branch Internet Banking Service
中国银行伦敦分行客户热线：020-7282-8888
Bank of China Limited London Branch Customer Service Helpline: 020-7282-8888
网址：www.bankofchina.com/uk
Website: www.bankofchina.com/uk

2. Definitions

Account(s) means the account(s) held in your name(s) with us.

Application Form means the Corporate Internet Banking Service Application Form, as amended, updated or superseded from time to time.

Business Day means a day, not being a Saturday, Sunday, or a Public Holiday on which banks are open for business in London.

Bank of China (UK) Limited Corporate Internet Banking Service or the **Service** means the service provided by us to you under these Terms and Conditions through which you may access information and give us instructions in respect of your Account(s), including Funds Transfers.

E-token is the security device that produces a unique passcode, also known as a dynamic password.

Funds Transfer means a transfer of funds between your Selected Accounts (in accordance with the instructions received by us through the Service).

General Terms and Conditions means our Business Banking Terms and Conditions as amended from time to time.

IBAN means International Bank Account Number

Selected Accounts means your Accounts that allow Funds Transfers.

User means someone you have authorised and Bank of China (UK) Limited have approved to access the Service on your behalf.

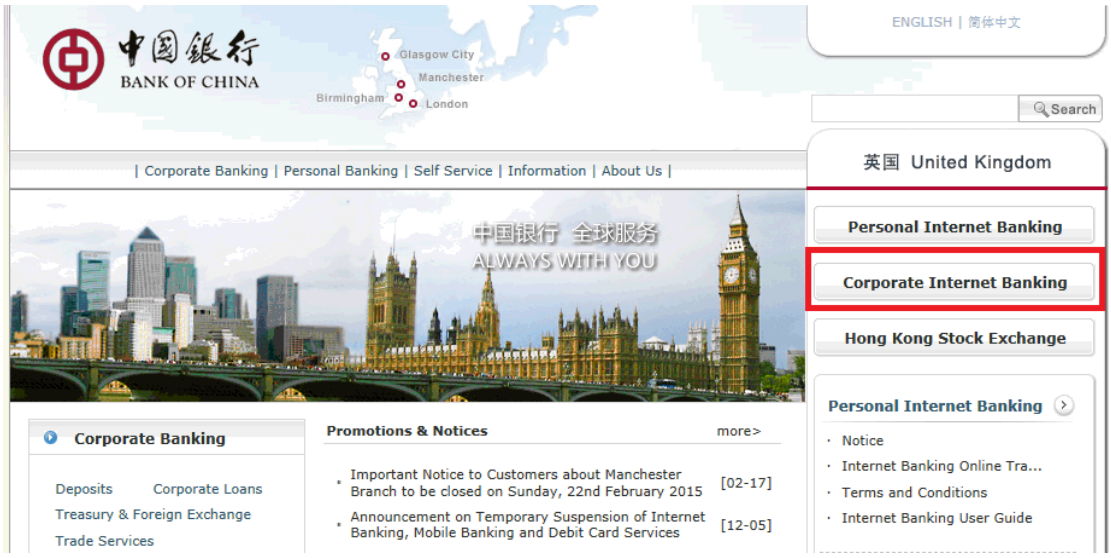
User Name means a 6-20 digit alpha-numeric code verifying the User's identify to access the service, (initially issued by us), to be changed by the User following receipt, at the first log on.

Website means Bank of China official Internet website, which has the domain address http://www.bankofchina.com/uk as amended, updated or replaced from time to time.

3. Logon

Users can log in to the Bank of China (UK) Limited Corporate Internet Banking via www.bankofchina.com/uk by clicking the corporate internet banking and following the instructions indicated in reference 2, 3 and 4 below.

Reference 2 – Initial Log in Page (Bank of China (UK) Limited)



Please note: Users will be redirected to Bank of China Limited website (in China), which hosts the Internet Banking service on behalf of Bank of China (UK) Limited.

Some of the information displayed on the Bank of China Limited site may not be applicable to customers of Bank of China (UK) Limited.

Reference 3 – Initial Log in Page -Bank of China (UK) Limited

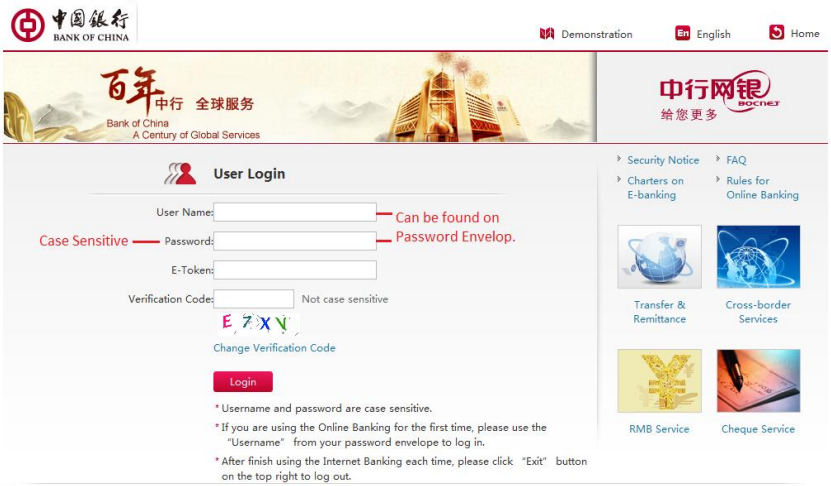
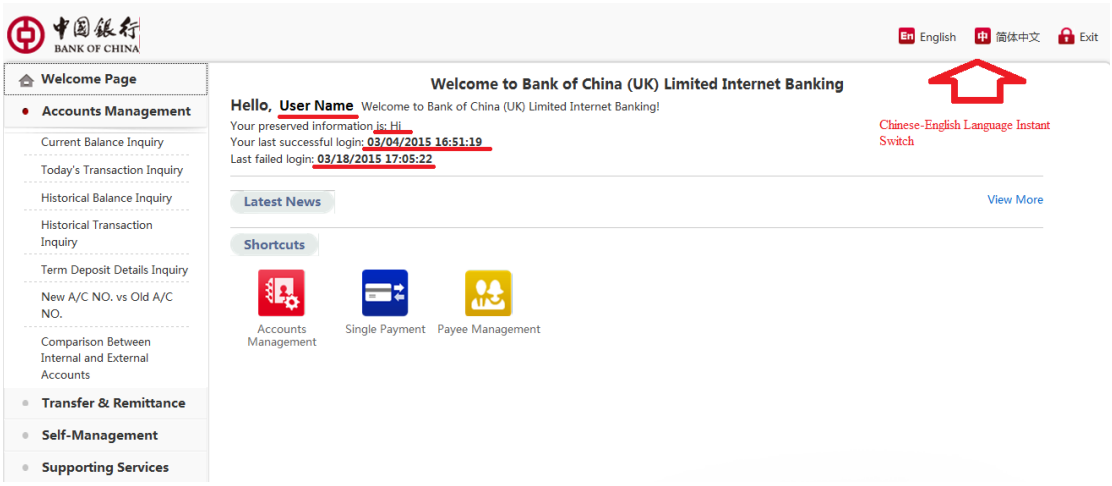


Figure 1 Login page Bank of China Limited (China)

You will be requested to change initial 'User Name' and 'Password' the first time that you login. Please note that 'User Name' can only be changed once.

Reference 4 – Welcome Page Bank of China (UK) Limited



A. Login information located at the upper middle of the page includes the user's real name, last successful login time and last failed login time.
B. The users are able to customise the welcome message for security purpose. If they do not recognise the welcome page, they may have been directed to a false webpage created by fraudsters, and should contact the Bank immediately if they believe they may be the victim of fraud.

C. Language can be switched instantly between Chinese and English by clicking the language symbol on top right of the screen.

D. Accounts Management (Enquiries)

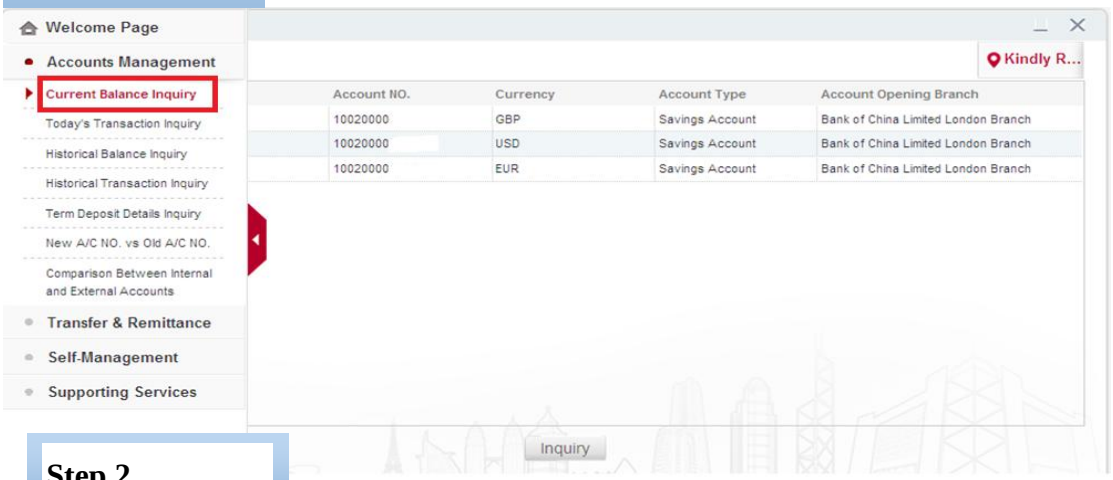
- The User select one of the inquiries indicated on the vertical Navigation Bar located on the left hand side of the screen, below Welcome Page (see reference 5 below -step 1) , such as for example *Current Balance Enquiry*.
- The User select an account from the list to check the current balance (see reference 5 below -step 2).
- The User select the type of balance inquiry they wish to perform (see reference 5 below for a list of all accounts management inquiries available)

4. Account Balance Enquiries

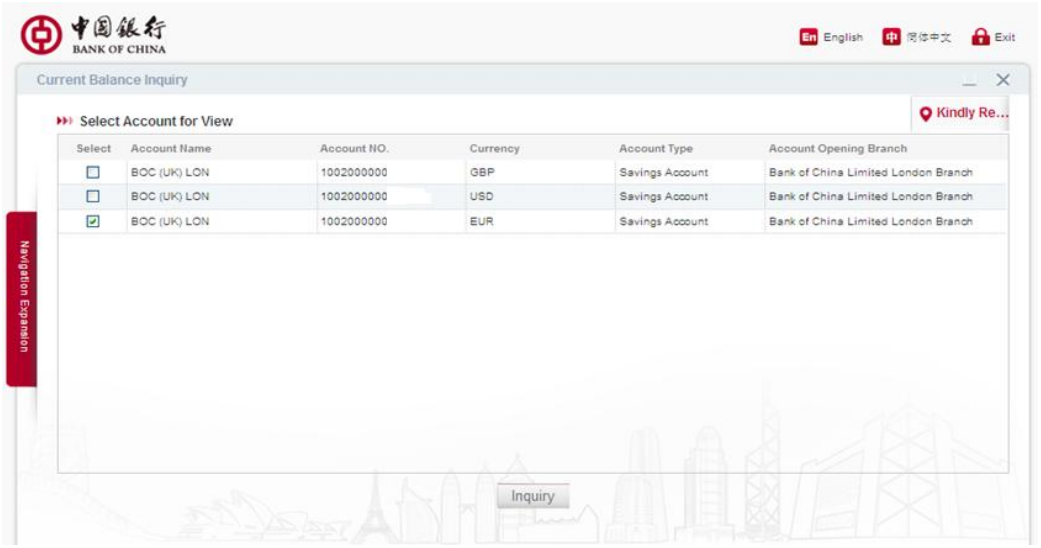
4.1 Current Balance Inquiry

Reference 5 – Current Balance Inquiry

Step 1



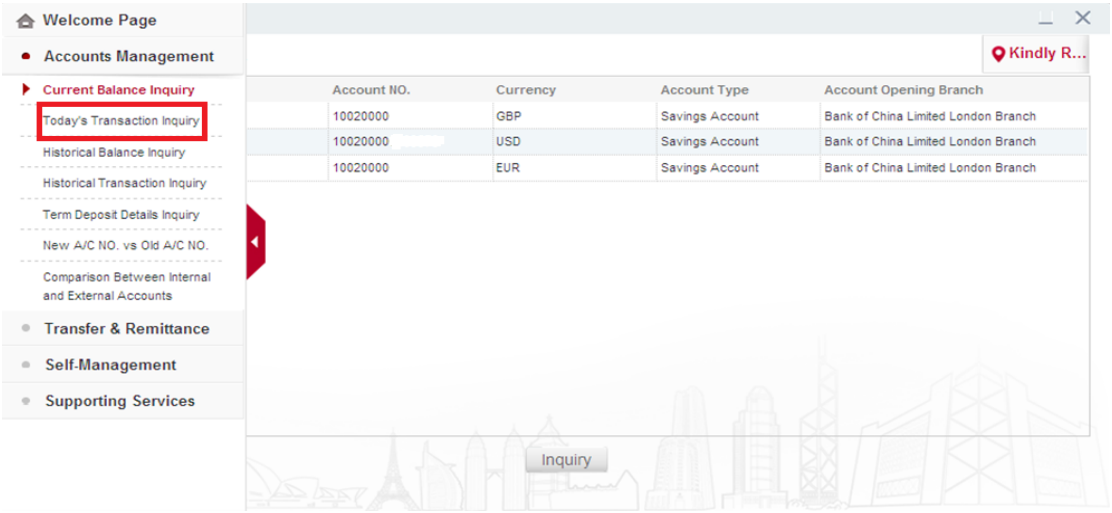
Step 2



4.2 Today's Transaction Inquiry

A. The User select 'Today's Transaction Inquiry' under 'Accounts Management' on the vertical Navigation Bar located on the left hand side of the screen.

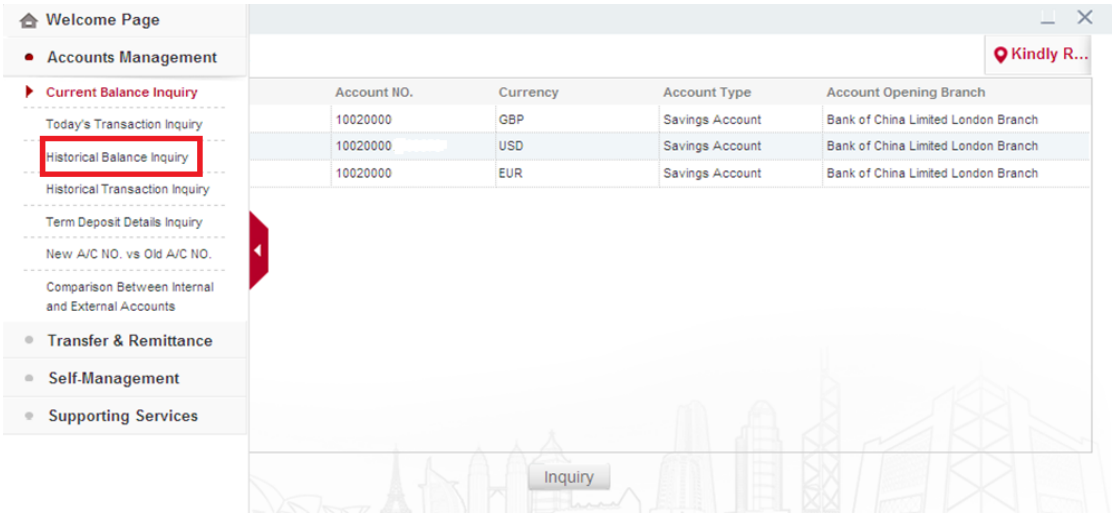
B. The user selects an account from the list for today's transactions.



4.3 Historic Balance Inquiry

A. User select 'Historic Balance Inquiry' under 'Accounts Management' on the vertical Navigation Bar located on the left hand side of the screen.

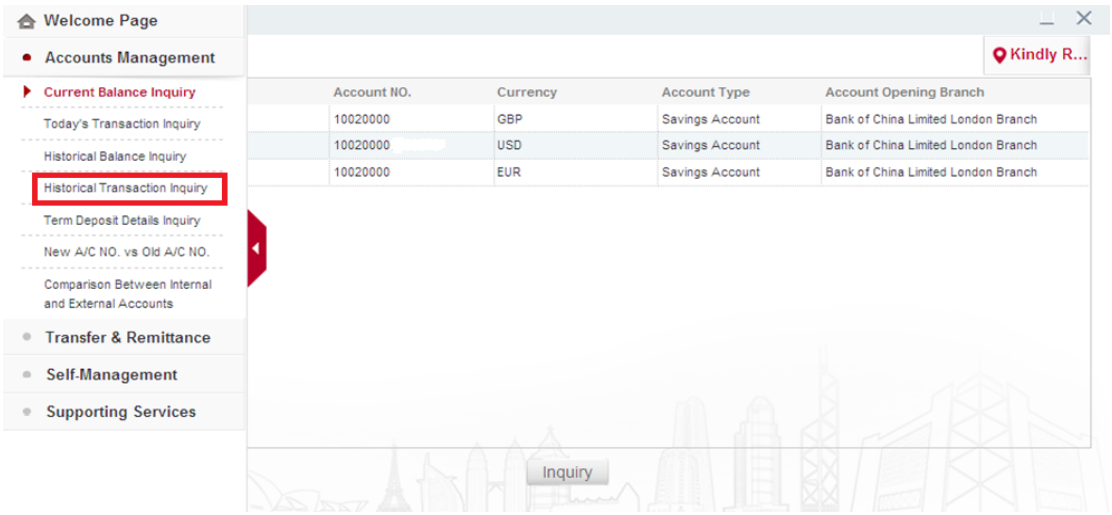
B. User selects an account from the list to check historical balances.



4.4 Historical Transaction Inquiry

A. The user selects 'Historical Transaction Inquiry' under 'Accounts Management' on the vertical Navigation Bar located on the left hand side of the screen.

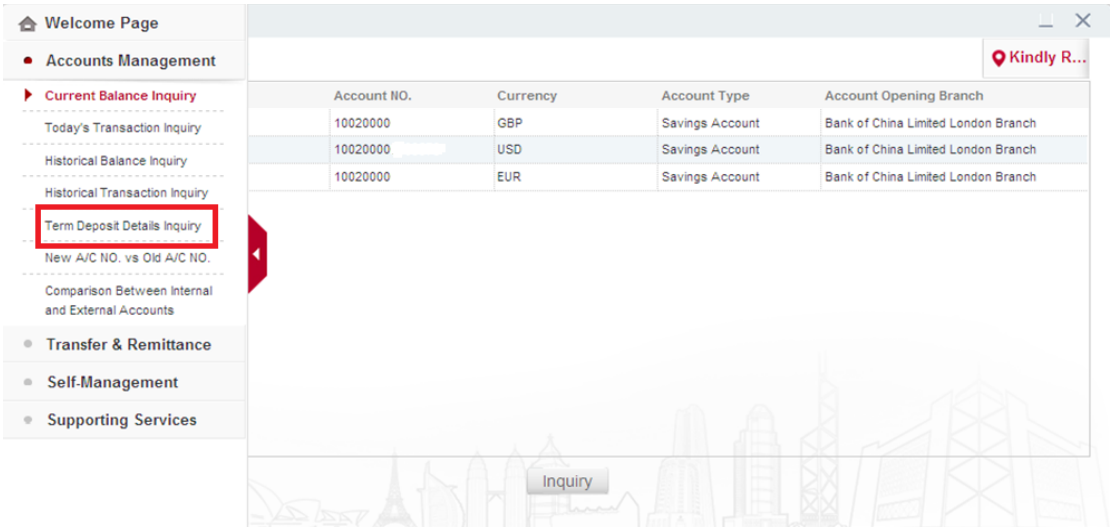
B. The user selects an account from the list to obtain details of historical transactions.



4.5 Details Inquiry for Fixed Term Deposit

A. The user selects 'Term Deposit Details Inquiry' under 'Accounts Management' on the vertical Navigation Bar located on the left hand side of the screen.

B. The user selects a Fixed Term Deposit account from the list for details.



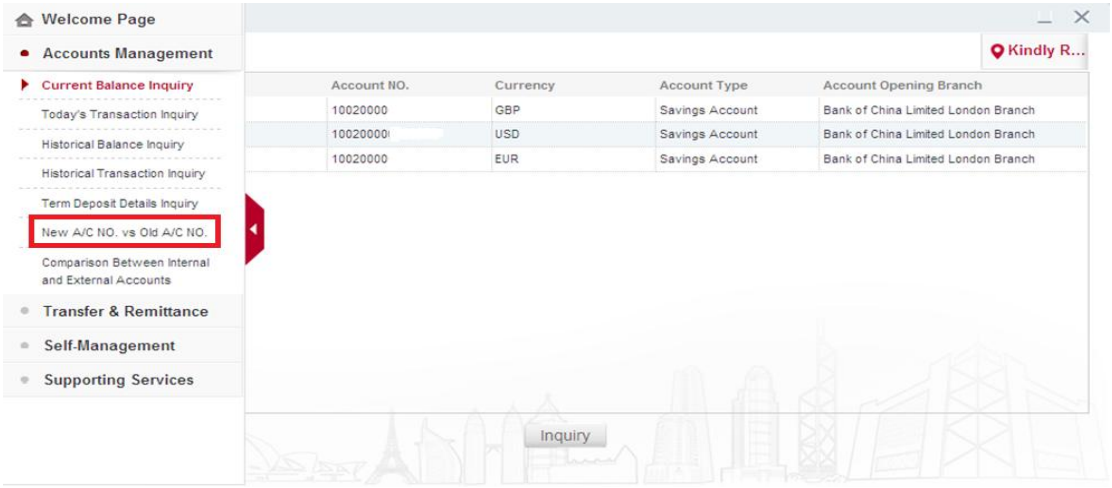
Reference 6 – Account number information (inc.ing previous reference & IBAN)

4.6 Show the old Account Number

The previous 13 digit account number format (used before October 2014) can be displayed in this section.

A. The user selects 'New A/C NO' versus 'Old A/C NO' under 'Accounts Management' on the vertical Navigation Bar located on the left hand side of the screen.

B. The user Select an account number to obtain the old account reference.

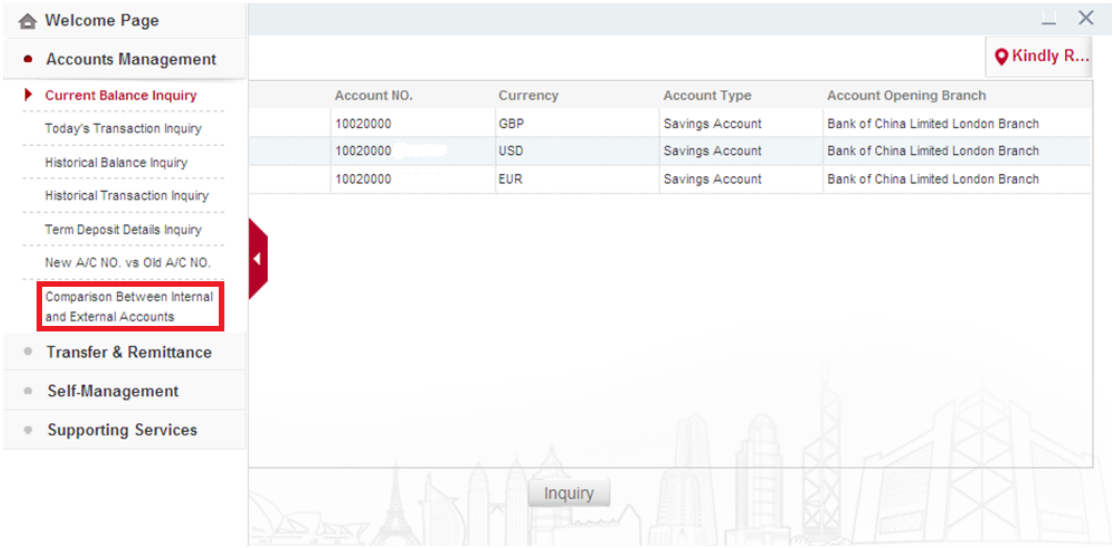


4.7 Comparison between Internal and External Accounts

The user can use this function to enquire the account's UK local clearing number (8 Digits) and IBAN.

A. The user selects 'Comparison between Internal and External Accounts' under 'Accounts Management' on the vertical Navigation Bar located on the left hand side of the screen.

B. The user selects an account to view its external account numbers.



4.8 Payments Management

4.8.1 Transfer & Remittance

Functions that can be found within Transfer & Remittance section include:
Single Payment, Batch Payments, Payment Modification, Payment Authorisations, Cancel Payments and Individual Payment Detail Inquiry.

Please note that the payee has to be set up prior to conducting any payments (please refer to section 4.8.2 below explaining how to do this).

4.8.2 Payee Management

This includes Payee Inquiry and Add New Payee.

4.8.3 Payee Inquiry

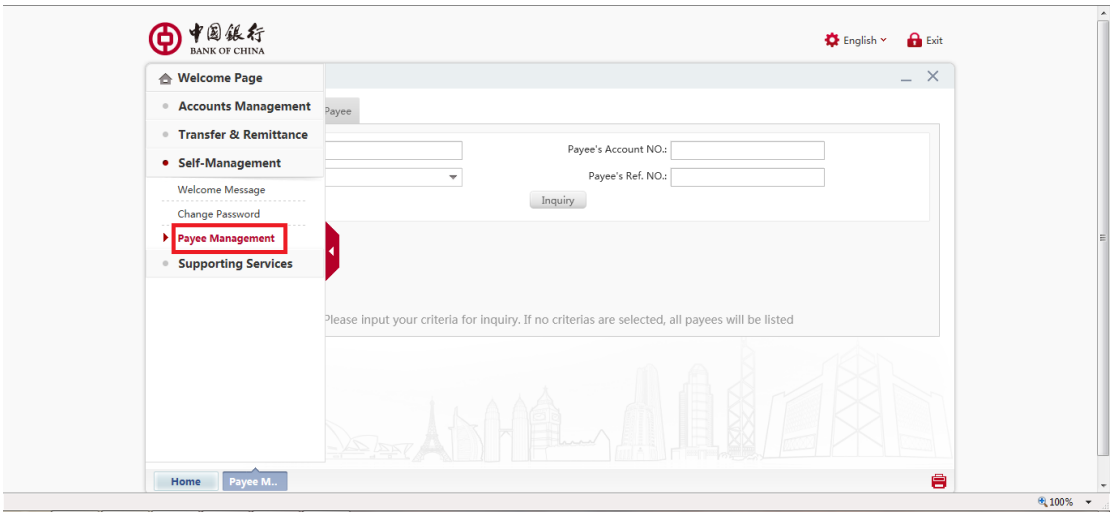
A. The user selects 'Payee Inquiry' under 'Payee Management' on the vertical Navigation Bar located on the left hand side of the screen (refer to step 1 below).

B. The user can 'View', 'Modify' and 'Delete' any existing payees.

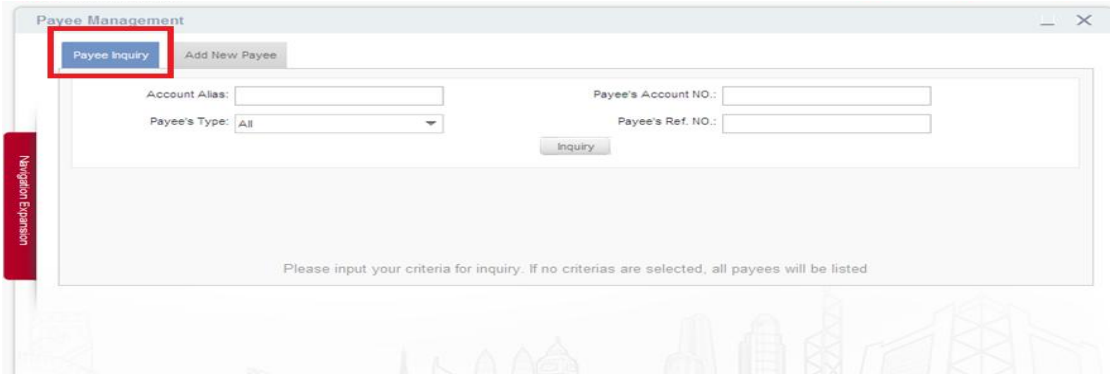
C. Please refer to Step 1 and 2 below for further details on how this is done.

Reference 7 – Payment processing (Payee Inquiry)

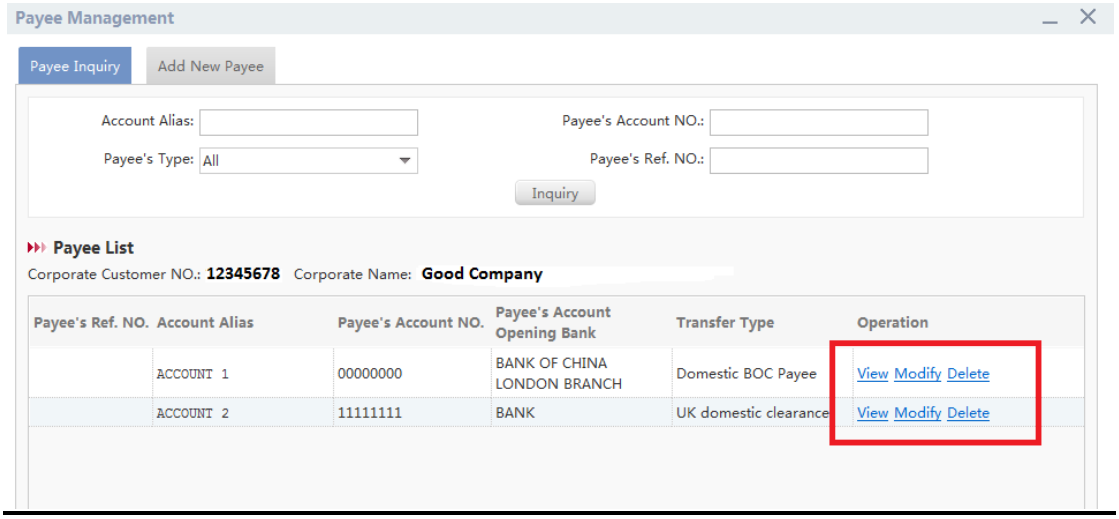
Step 1



Step 2



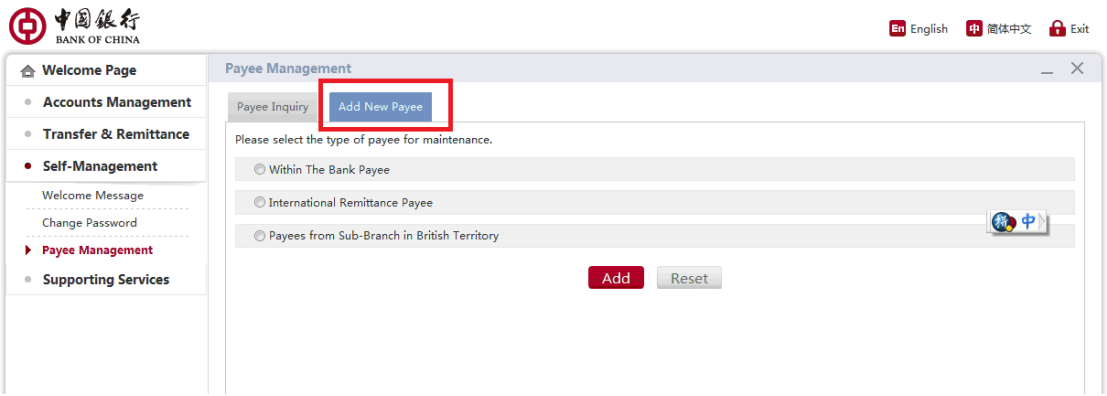
Step 3


Payee Management
Payee Inquiry
Add New Payee
Account Alias:
Payee's Account NO.:
Payee's Type: All
Payee's Ref. NO.:
Inquiry
Payee List
Corporate Customer NO.: 12345678 Corporate Name: Good Company
Payee's Ref. NO. Account Alias Payee's Account NO. Payee's Account Opening Bank Transfer Type Operation
ACCOUNT 1 00000000 BANK OF CHINA LONDON BRANCH Domestic BOC Payee View Modify Delete
ACCOUNT 2 11111111 BANK UK domestic clearance View Modify Delete

4.8.3.1 Add New Payee

Before the User can make a payment via 'Single Payment' function, there must be an established payee saved on the system. 'Add New Payee' function allows a User to set up 'Within the bank Payee', 'International Remittance Payee' and 'Payee from sub-Branch in British Territory' (UK domestic payees) payee details.

Reference 8 – Add New Payee



4.8.3.2 Within the Bank Payee

User selects 'Within the bank Payee'. The User to input the following compulsory fields:

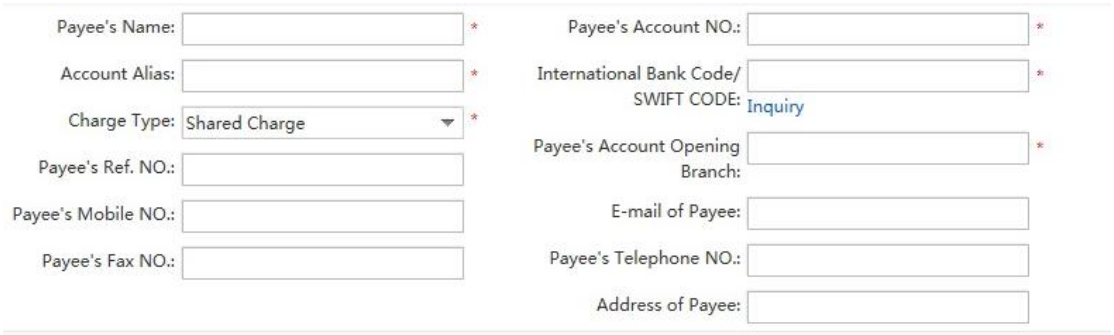
A. The User selects 'Within the Bank Payee' under the 'Payee Management'
B. Input payee detail marked as compulsory on the page.
C. If the payee is in UK the User should select 'Payee from sub-Branch in British Territory' (UK Domestic Payee) under the 'Payee Management' and input payee detail marked as compulsory on the page.

Please enter payee's 15 digit Bank of China (UK) Limited account number for payment within the Bank.

4.8.3.3 International Remittance

A. The User selects 'International Remittance Payee' under the 'Payee Management' and:
B. Inputs payee detail marked as compulsory on the page.
C. Please note for payment that require IBAN, you must provide IBAN details in the 'Payee's Account NO' section.

Reference 9 – Add New Payee (International Remittance)



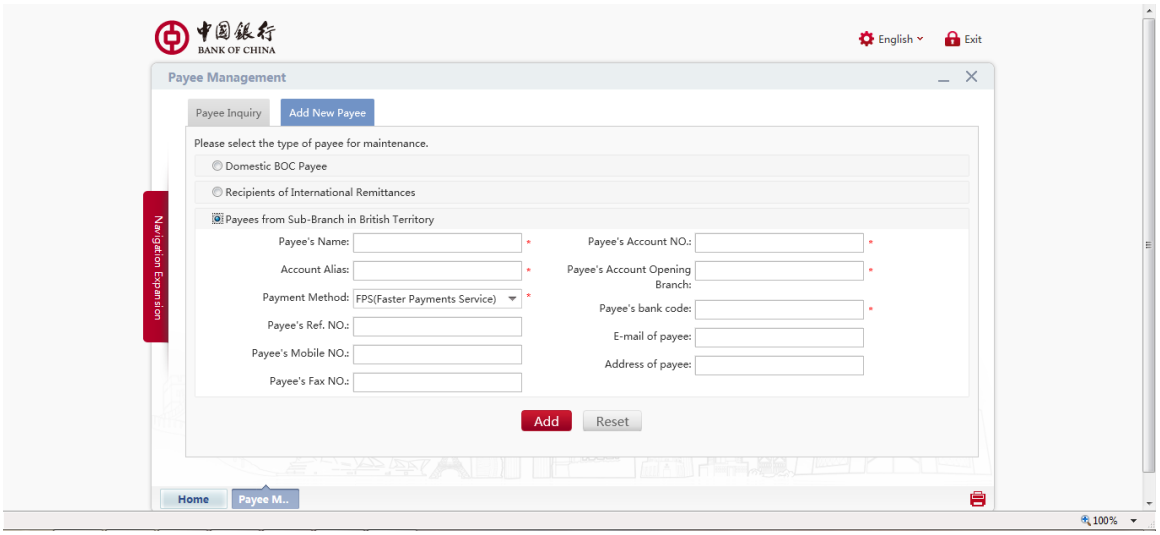
4.8.3.4 UK Domestic Payment

A. The User Selects 'Payees from Sub-Branch in British Territory' (UK Domestic Payee) under the 'Payee Management'
B. Input payee detail marked as compulsory on the page.

Please note that under the payment method:

- Faster Payment service is free of charge.
- Fees applies to Chaps payment, please refer to our latest tariffs for detail.

Reference 10 – Add New Payee (UK Domestic Payment)



5. Payments Processing and Management

5.1 Single Payment

Please follow the steps below for instructing a 'single' one-off payment online:

- The user select 'Single Payment' tab and:
- Selects the Payer's pay-out Company account,
- Selects the Pay-in payee's account (as previously set up),
- Inputs the payment amount, transaction currency and payment date and select payment priority.

Please note:

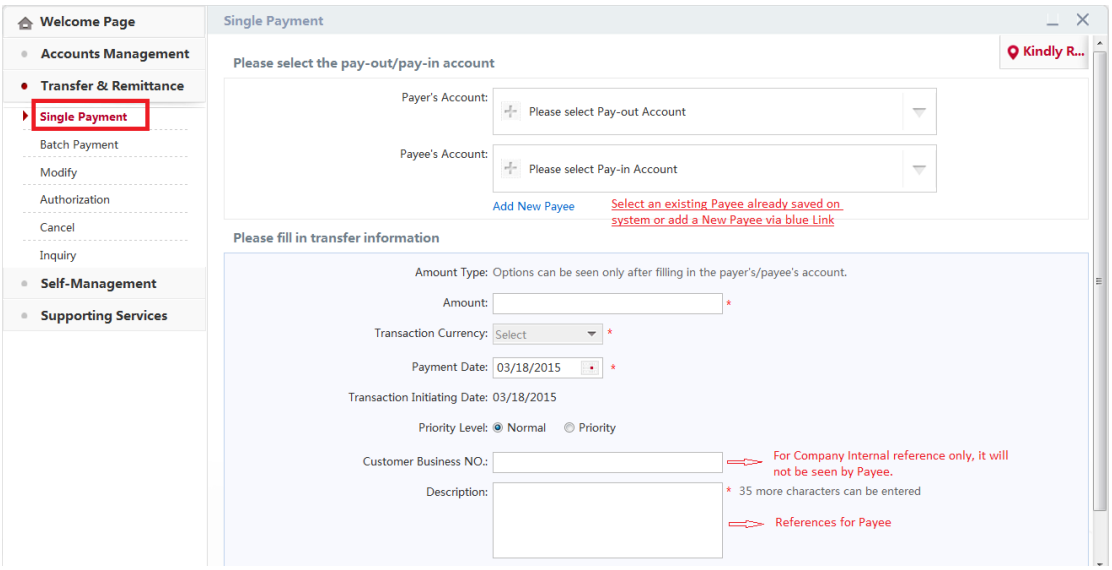
A. By selecting the 'Priority' payment option, the system will move the instructed payment request at the top of the Authorisation list.

B. Once the payment has been instructed, the Authorised User will have to **authorise** the payment instructions before the instructions become effective. Please refer to section 5.3.1 for details on how to complete the Authorisation process.

C. The Sole User is also required to authorise his own payment.

Making Single Payment: Payee Management → Single Payment → Authorisation

Reference 11 -Add New Payee (Single One off Payment)



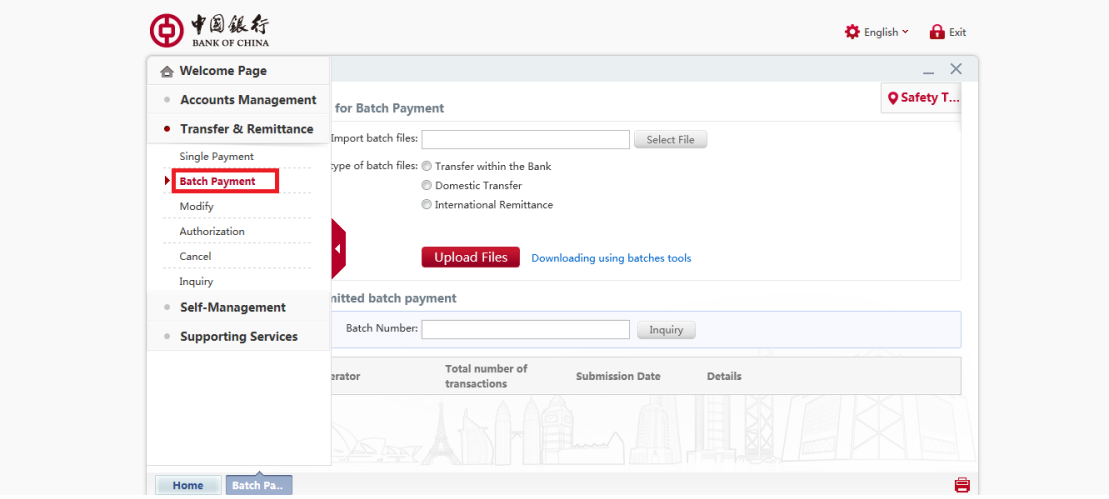
5.2 Batch Payment

A. The user downloads 'Batch Payment Template' from the link on the page. The Batch Payment Template can also be downloaded via 'Supporting Services'→ 'Tool Download' section.

B. The User inputs the payment details according to on screen instruction on Batch Tool and uploads the File generated by the tool.

C. The System returns the result after validation.

Reference 12 -Transfer and Remittance Batch Payment



D. Once the payment has been instructed, the Authorised User assigned by authorise function must authorise the instructed payment.

E. If the company has only allocated 1 User to access the internet banking service, they also required to authorise their own payment.

F. Please refer to Authorisation process for further information.

5.3 Transaction Modifications

The user can modify the transaction **returned** by the operator at the authorisation stage.

A. The User has to select 'Modify' on the vertical navigation column under 'Transfer & Remittance' to view the returned transaction list.

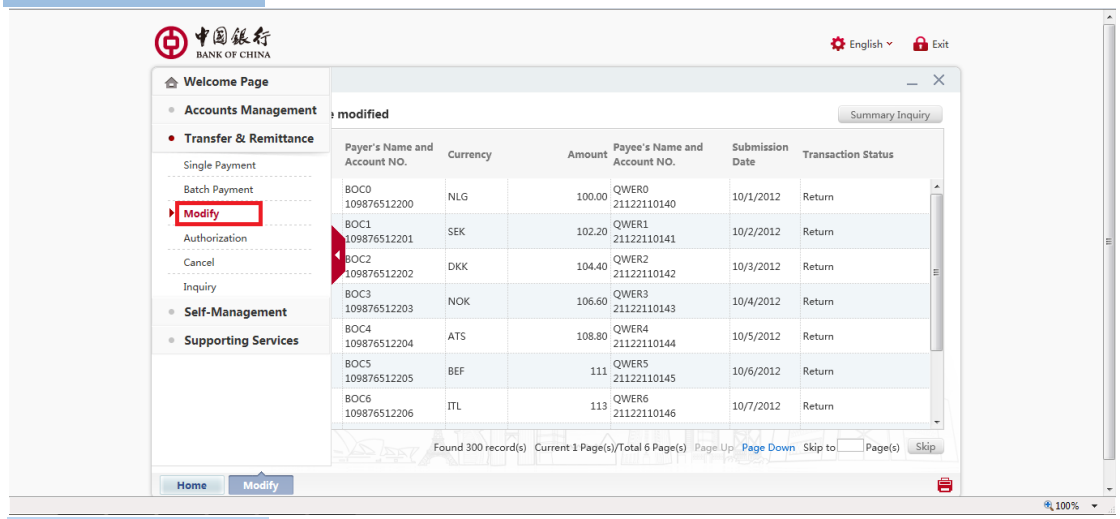
B. The User has to select the transaction which needs to be modified in order to modify it.

C. The process to follow is indicated in Step 1, 2 and 3 below and the process to follow is:

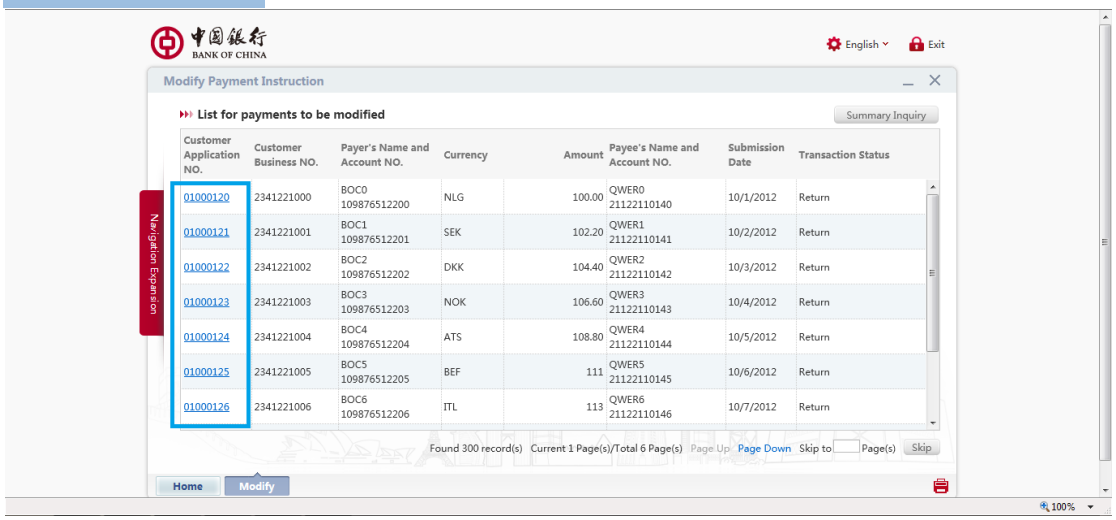
Payee Management → Single Payment → Authorisation → Reject → Modify

Reference 13- Transactions Modifications

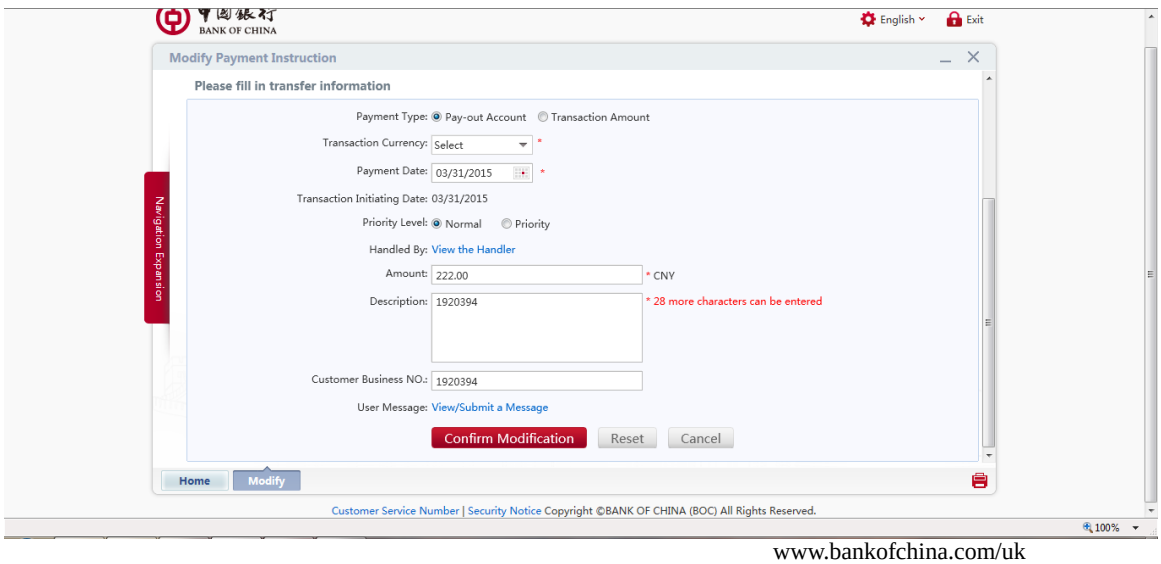
Step 1



Step 2


BANK OF CHINA
English
Exit
Modify Payment Instruction
List for payments to be modified
Summary Inquiry
Customer Application NO.
Customer Business NO.
Payer's Name and Account NO.
Currency
Amount
Payee's Name and Account NO.
Submission Date
Transaction Status
01000120 2341221000 BOC0 109876512200 NLG 100.00 QWER0 21122110140 10/1/2012 Return
01000121 2341221001 BOC1 109876512201 SEK 102.20 QWER1 21122110141 10/2/2012 Return
01000122 2341221002 BOC2 109876512202 DKK 104.40 QWER2 21122110142 10/3/2012 Return
01000123 2341221003 BOC3 109876512203 NOK 106.60 QWER3 21122110143 10/4/2012 Return
01000124 2341221004 BOC4 109876512204 ATS 108.80 QWER4 21122110144 10/5/2012 Return
01000125 2341221005 BOC5 109876512205 BEF 111 QWER5 21122110145 10/6/2012 Return
01000126 2341221006 BOC6 109876512206 ITL 113 QWER6 21122110146 10/7/2012 Return
Navigation Expansion
Found 300 record(s) Current 1 Page(s)/Total 6 Page(s) Page Up Page Down Skip to Page(s) Skip
Home
Modify
100%

Step 3



5.3.1 Payment Authorisation

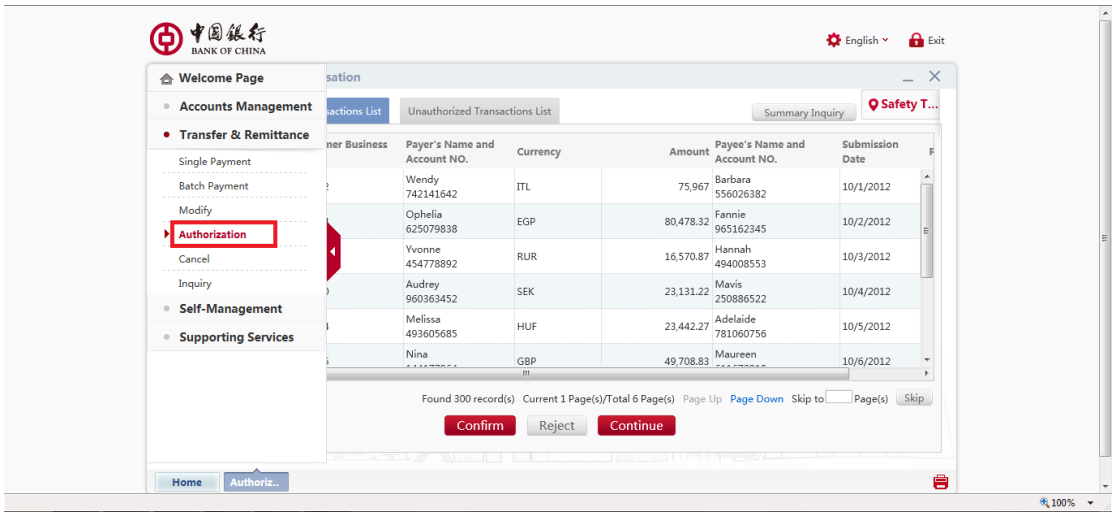
A. The User selects 'Authorisation' on the vertical navigation column under 'Transfer & Remittance'.
B. Transactions can be found in 'Abnormal Unauthorized Transaction List' and 'Unauthorized Transaction List'
C. The User can 'Authorise' the payment, 'Return' the transaction back to operator for modification or 'Reject' the transaction.

Payee Management → Single Payment/Batch Payment → Authorisation

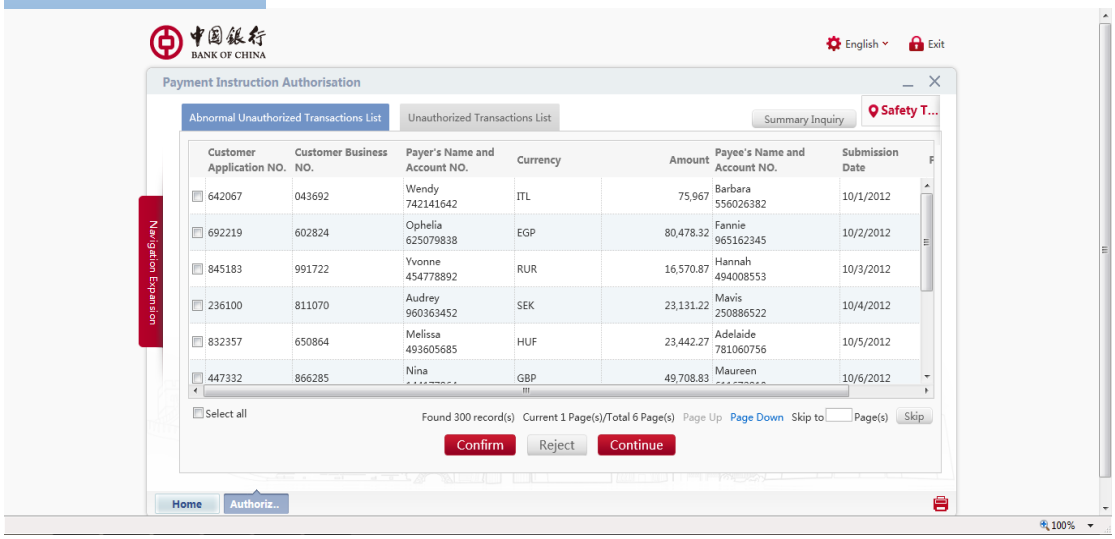
D. **The E-Token** is required at this step to obtain a unique authorisation code
E. If the transaction pending for authorisation is listed in the Abnormal Unauthorized Transaction List, **repeated authorisation is required** in the ''Unauthorized Transaction List section'' before the payment instruction can be effective.
F. Please refer to step 1, 2 & 3 below for details on how this is done.

Reference 14 - Payment Authorisation

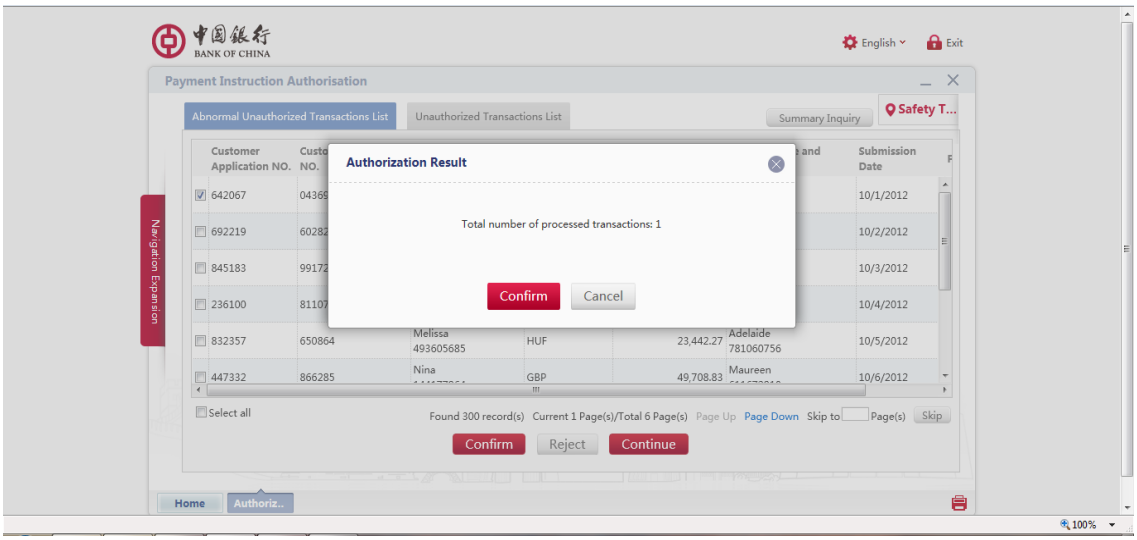
Step 1



Step 2



Step 3

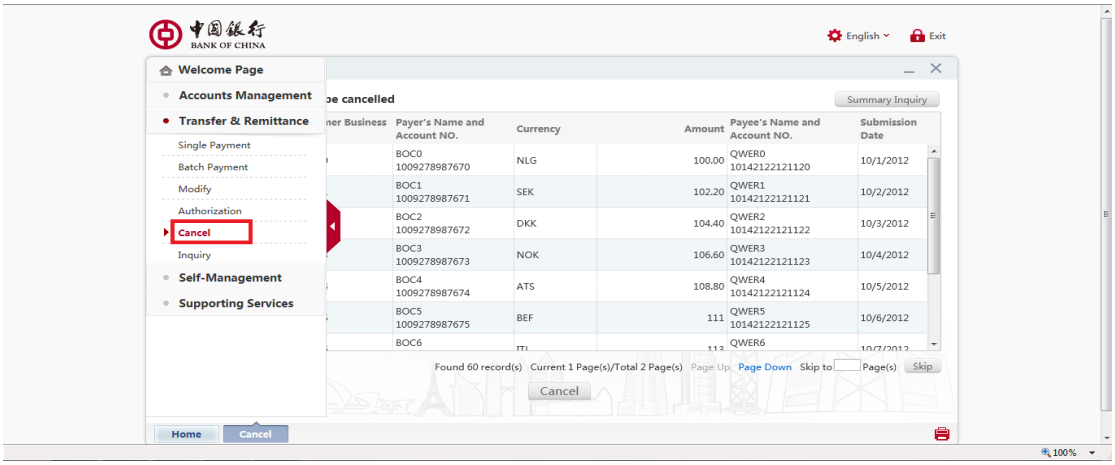

BANK OF CHINA
English
Exit
Payment Instruction Authorisation
Abnormal Unauthorized Transactions List
Unauthorized Transactions List
Summary Inquiry
Safety T...
Customer Application NO.
Submission Date
Authorization Result
Total number of processed transactions: 1
Confirm
Cancel
Navigation Expansion
Select all
Found 300 record(s) Current 1 Page(s)/Total 6 Page(s) Page Up Page Down Skip to Page(s) Skip
Confirm
Reject
Continue
Home
Authoriz..
100%

6. Payment Cancellation

The User selects 'Cancel' on the vertical navigation column under 'Transfer & Remittance'.

Only pending instructions (i.e. instructions that have not yet reached the payment due date) can be cancelled.

Reference 15 - Payment Cancellation

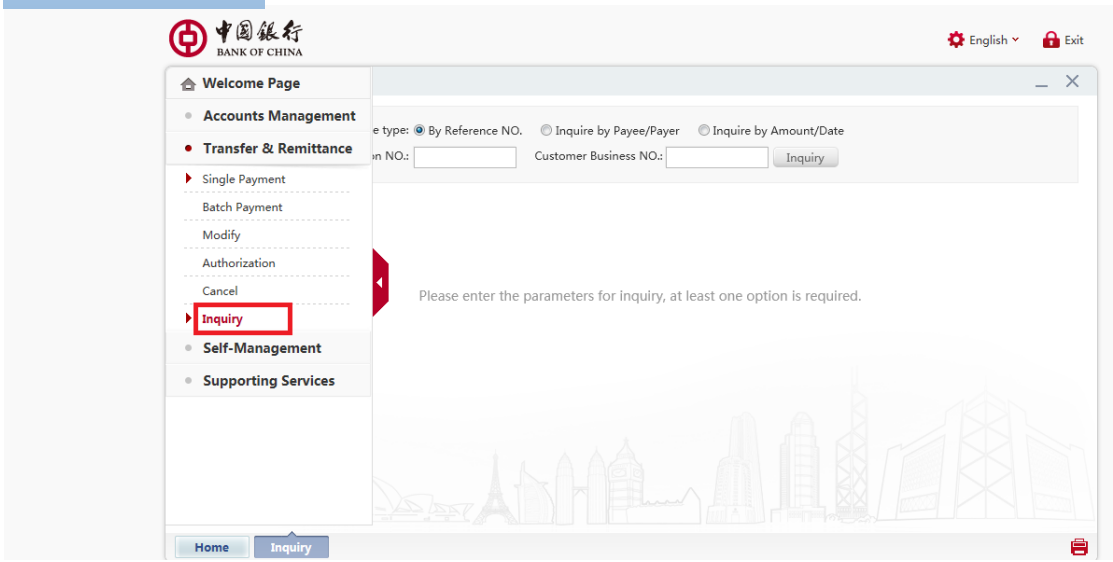


6.1 Inquiry

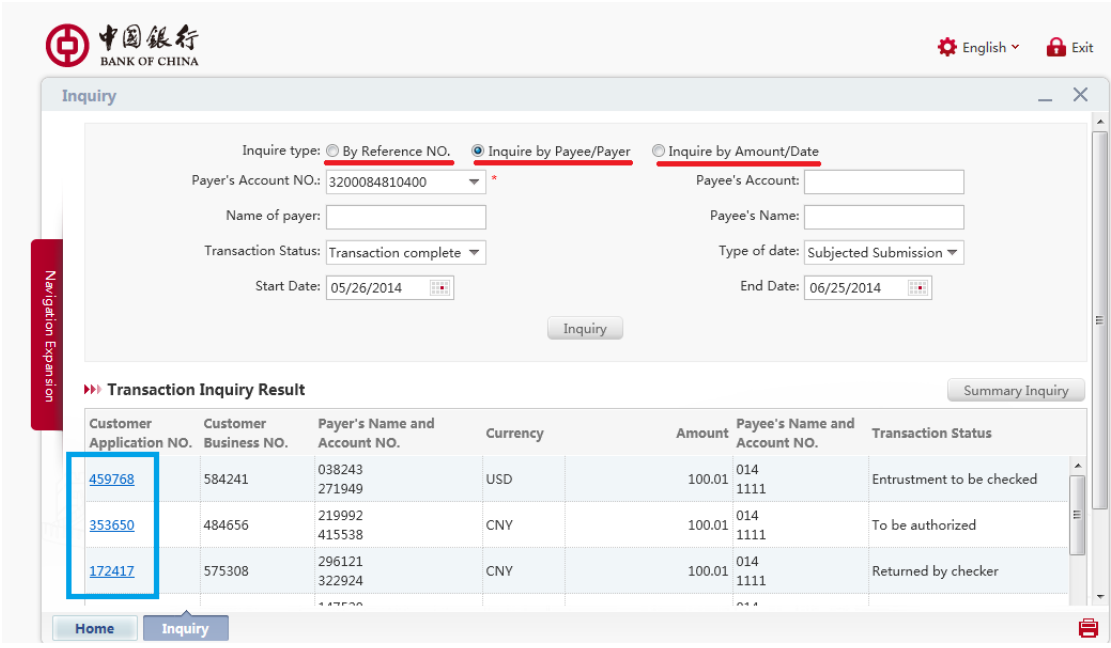
A. The User selects 'Inquiry' on the vertical navigation column under 'Transfer & Remittance'.
B. Transactions can be inquired by 'Reference No.', 'Payer/Payer Name', 'Inquiry by Payment Amount/Date'
C. Click the 'Customer Application Number' highlighted Blue for a detailed payment status report.
D. Past 12 months' transaction records including Successful, Failed, Returned, or rejected transactions can be inquired.
E. A payment status report containing payment detail can be generated by clicking the Customer Application NO. If the payment is not successful, this report will state the error detail.
F. Past 12 months' transaction records including Successful, Failed, Returned, or rejected transactions can be inquired.
G. A payment status report containing payment detail can be generated by clicking the Customer Application NO. If the payment is not successful, this report will state the error detail.
H. For further information on this process please refer to Step 1 and 2 below.

Reference 16 - Payment Enquiries

Step 1



Step 2



6.2 Supporting Service

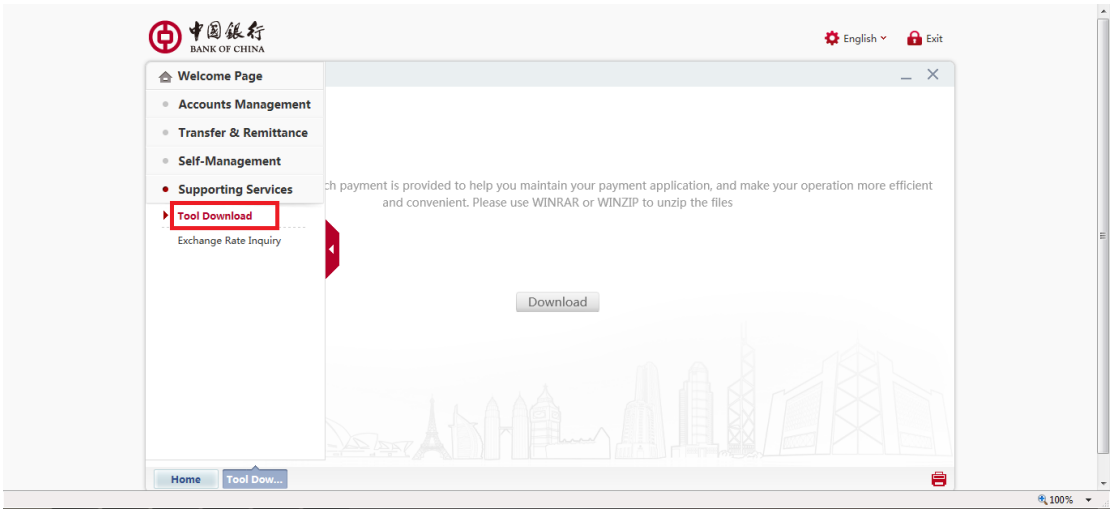
Supporting Services functions include Tool Download and Exchange Rate Inquiry.

6.2.1 Tool Download

The User can download standard batch payment template by Clicking 'Tool Download'

The User can also download the template via the link on Batch Payment Page under 'Transfer and Remittance'.

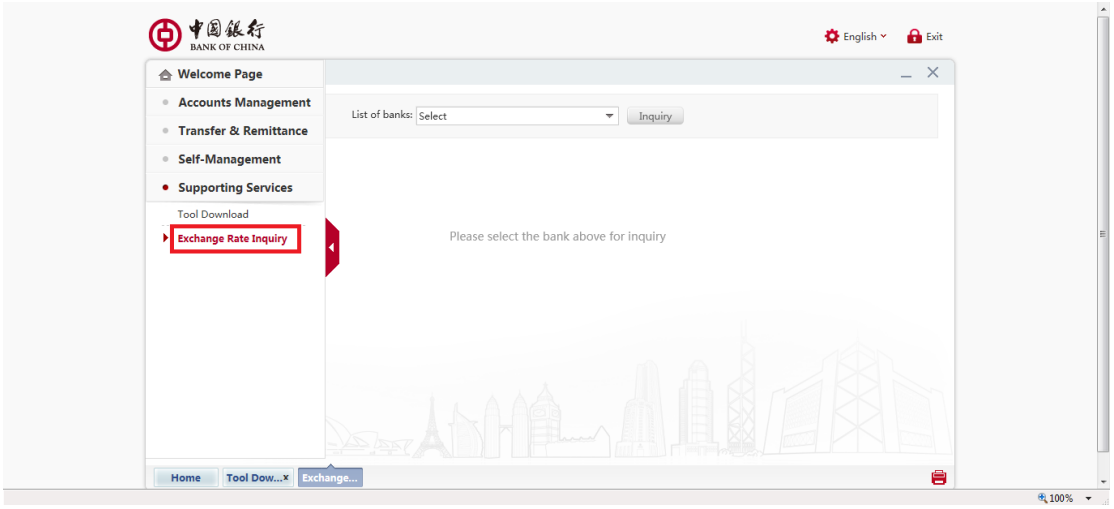
Reference 17 - Tool Download



6.2.2 Exchange Rate Inquiry

The User can select the 'Exchange Rate Inquiry' under 'Supporting Services' to enquire about the exchange rate.

Reference 18 Exchange Rate Enquiry



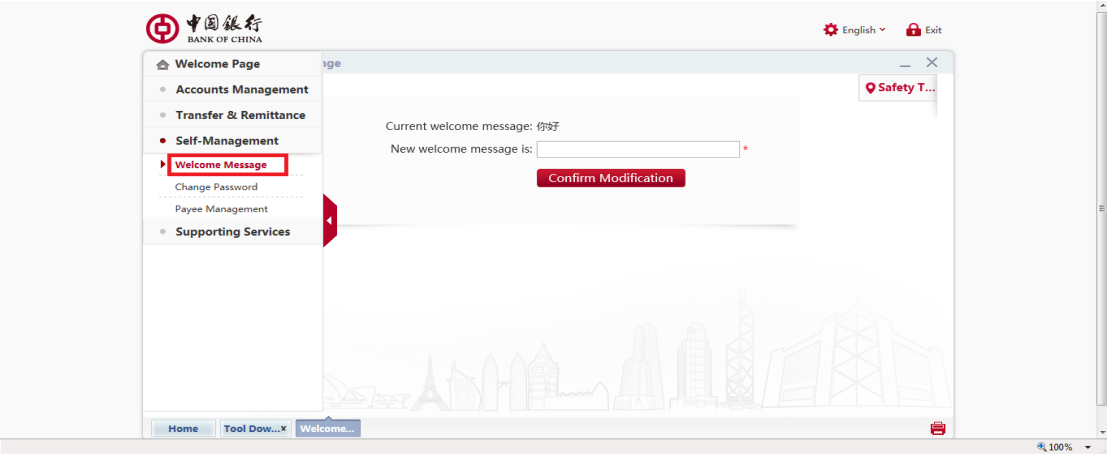
7. Self-Management

Under Self-Management function The User can modify the Welcome Message, Password and Payee information (see section 4.8.2).

7.1 Welcome Message

A. The User select 'Welcome Message' on the vertical column under 'Self Management'
B. The User inputs new welcome message and confirm modification.

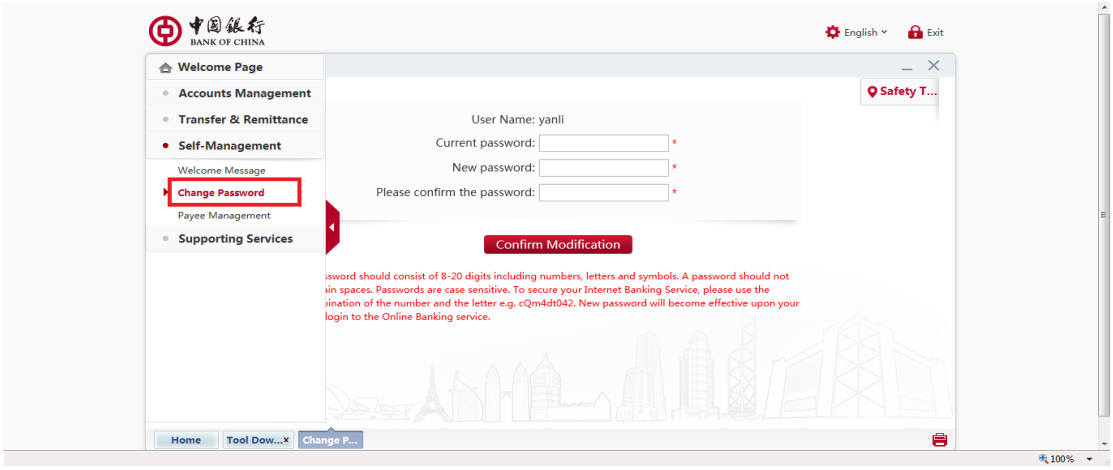
Reference 19 Welcome Message Modifications



7.2 Change Password

A. The User selects 'Change Password' under 'Self Management'.
B. The User follows the on screen instructions to change password.
C. The User clicks confirm to effect the modification.

Reference 20 Change Password



8. APPENDIX

8.1 Frequently Asked Questions

How do I register for Bank of China (UK) Limited corporate internet banking?
A: Bank of China (UK) Limited Corporate Internet Banking is available to its current corporate customers who have opened at least one banking account and have agreed to Bank of China (UK) Limited business banking terms and conditions relating to that account. A corporate internet banking application form must be completed prior to using the services.

Can I change my user name and password?
A: You will be requested to change your initial user name and password the first time that you log in. Please note that your user name can only be changed once.

Can I update my company information online?
A: No, you cannot update company information online, if you require to change your company information please contact your account opening branch.

I can't see an account online that I have recently opened.
A: Please contact your account opening branch to link the account into online banking.

How far back can I see my transactions on internet banking?
A: You will be able to access records of fund transfers for a period of 12 months from the date of the transfer using internet banking.

What is the maximum single transaction limit and daily transaction limit I can instruct via internet banking?
A: Bank of China (UK) Limited Corporate Internet Banking default maximum single transaction limit is £100,000, whilst the maximum daily transaction limit is £1,500,000. A company can request to lower this limit to suit its operational needs, please contact your account opening branch if you require any assistance in this respect.

If I forget my password, how do I reset it?
A: Please contact your account opening branch to reset the password, contact details can be found at the end of this manual. You will receive your new password in the secured designated password envelop.

Can I make multiple payments at once (i.e. batch payment) online?
A: Bank of China (UK) Limited Corporate Internet Banking can support batch payments. A designated batch payments building tool can be downloaded under the batch payments section. Users will be able to build, save or open a batch file using the designated batch payment tool.

Can I make an international remittance online?
A: Yes, Bank of China (UK) Limited Corporate Internet Banking can support payments within the bank, UK domestic payments and international remittances.

Can I instruct a forward date value payment online?
A: Yes. You can instruct a payment up to 30 days in advance from the instruction day.

I have instructed a payment online and payment status says 'to be authorised'.
A: Each payment made online has to be authorised by a nominated user within your company ''the authoriser''. If a company has only allocated one user to use/access Bank of China (UK) Limited Corporate Internet Banking , he/she will also be required to authorise payments.

Can I print out a payment receipt online?
A: Yes, for payments that are successfully made online, a payment receipt can be printed out from the payment inquiry section. Please refer to section 6.1 for further details.

Can I set up or cancel my fixed term deposit on the corporate internet banking?
A: No, you cannot set up or cancel a fixed term deposit online. However, you can view the fixed term deposit details online.

Can I cancel a payment instruction online?
A: Only payments instructions set up to take place at a future date can be cancelled.

Can I modify the payment I have instructed?
A: Only the payment that has been returned by the authoriser can be modified.

Can I allocate different access to my company's user?
A: Yes, the authority for each user can be customised, please refers to the application form for details.

I am unable to log on to my corporate internet banking, I keep receiving messages saying 'please close the browser and log in again' even though I closed the web page.
A: The whole browser must be closed, not just the single web page.

Can I print bank statements online?
A: This function is not available. However, Bank of China (UK) Limited Corporate Internet Banking has a print screenshot function that allows the operator to print the current screen section.

Can I instruct cross-currency remittance online?
A: Yes. User will be able choose a different currency on the remittance page.

I want to make a payment to another account with Bank of China (UK) Limited, what account format should I be using when setting up the payee?

A: For payment within the bank, please use the 15-digit Bank of China account number to set up the beneficiary.

Can I save regular payees online?

A: Yes, please refer to section 4.8 of the manual for information on how you can do so.

When I click certain functions online, it says 'service unavailable'.

A: This message means access authority has not been assigned to the user. If you believe this is an error, please contact your account opening branch.

I have uploaded a batch payment. However, I have noticed that one of transactions was not uploaded.

A: Bank of China (UK) Limited Corporate Internet Banking can detect duplicate payments by checking the business reference number. If there is already a payment with an identical reference number, that particular payment will be considered a duplicate and will not be uploaded.

Can I check exchange rate online?

A: Yes, this function is under 'supporting service'. Please refer to user guide section 6.2.2 for detail. Please note this rate may fluctuate, the actual rate at transaction may be different.

Can I exchange foreign currency between my accounts online?

A: Yes, please set up a receiving currency account as a 'Payee within the Bank', the currency exchange can then be carried out via an internal transfer method.

If you have a query about using our internet banking services, please contact:

Bank of China (UK) Limited Banking Department
Address - 2 Lothbury， London EC2R 7DB
Tel - 0044 (0) 20 7282 8845
Fax - 0044 (0) 20 7282 8846
Email - business.uk@mail.notes.bank-of-china.com

Bank of China (UK) Limited London Chinatown Branch
Address - 107 Shaftesbury Avenue, London W1D 5DA
Tel - 0044 (0) 20 7437 5975
Fax - 0044 (0) 20 7734 1704
Email - wbranch@mail.notes.bank-of-china.com

Bank of China (UK) Limited Birmingham Branch
Address - 33 Horse Fair, Birmingham B1 1DD
Tel - 0044 (0) 121 622 7002
Fax - 0044 (0) 121 622 7082
Email - birmingham@mail.notes.bank-of-china.com

Bank of China (UK) Limited Manchester Branch
Address - 67-69 Mosley Street, Manchester M2 3JB
Tel - 0044 (0) 161 236 8302
Fax - 0044 (0) 161 228 0285
Email - manchester.uk@mail.notes.bank-of-china.com

Bank of China (UK) Limited Glasgow Branch
Address - 450 Sauchiehall Street, Glasgow G2 3JD
Tel - 0044 (0) 141 332 3354
Fax - 0044 (0) 141 332 6728
Email - glasgow@mail.notes.bank-of-china.com

Alternatively, you can contact your customer relationship manager.